

## Testimonial for Nick Overage Course

In February of 2019 my job as a plumber came to an end. I had been in this field about 20 years. The end of this job caused me to evaluate my career. I was burned out, my body was aching, and I decided it was time for a change. I was 50 years old and figured I had 15-20 more years of working life before retirement.

So, I started to look for a new career. Initially, a lot of what I looked at had to do with some old passions – art and graphic design. But there wasn't much money in those fields, and I was out of touch with recent technology, so I didn't even get any interviews.

I didn't have any retirement money set aside, so I started thinking in terms of a higher earning job, one that I could possibly do to, and through, my retirement years. And I wanted something easy on my body.

Real estate was the answer I arrived at. So, I signed up to get my license to be a real estate agent. I took the classes and passed the test in the summer of 2019. I interviewed with a couple of brokers, but didn't find a good fit. I also began looking at some alternative areas of real estate. I paid for some training through Robert Kiyosaki on wholesaling houses – not cheap. I learned a lot, but I never did a deal.

And, as I was pursuing the real estate agent thing, I was watching a lot of YouTube videos of current successful agents. The one thing that stuck out to me was the common theme of a hectic schedule that never let up (if you wanted to succeed as an agent). You were a slave to your clients' schedules. My schedule was more important to me than the money.

During this career transition, I had begun driving for Uber and Lyft in April of 2019. It was my primary source of income for almost a year. The money is not good in my market, but the schedule is as flexible as you like.

While watching real estate videos on YouTube one day, I came across an ad for a unique real estate strategy. I was curious, and I watched the video. It was about foreclosure surpluses. *What?* It intrigued me, so I started researching the strategy online.

While researching foreclosure surpluses, I came across Nick Fullmer's name in a forum on Bigger Pockets. So I Googled his name and started watching his YouTube videos.

I was struck by the fact that Nick was not salesy (thank God). He was just a regular guy who found something that was working, and he was willing to share through videos. I thought to myself, "Wow, this guy's sharing a lot of info that anyone can access." I learned a lot from Nick just from these videos. This was before his course came out.

When Nick's course was initially released, I really wanted to purchase it. But it wasn't cheap (unless you compare it to Kiyosaki's programs). Nick's YouTube videos were good, but I had a

lot to learn if I was going to make any money doing this. I needed this course. I had already built up trust in Nick through his free YouTube videos, so I didn't even look for other training online.

One day while out driving Uber and being very frustrated with business that day, I said, "Screw it." I went home that morning, bought the course for \$799 and got to it. That was November 4, 2019. I dove into the course, and I started making calls to leads after about 2 weeks. I planned on partnering with Nick on my first deals.

One thing that really appealed to me about the course is that I would be able to access any updates to the course for life. So, as Nick learns things, he will add them to the course, so we can have ongoing learning for a one-time course purchase. That's a big deal. And since I originally bought the course, there have been many helpful updates, and I can access other students' recent questions along with Nick's answers.

And one thing I really like about Nick's approach to this business is his go-for-it attitude. There are cases that some people wouldn't touch, and Nick goes after them and makes money.

One of the most appealing things about overages, to me, was the schedule, and the time required to make the business work. Nick wasn't enslaved by his work like real estate agents are. In this business, you can have good money and a good schedule.

Unfortunately, when I first started applying what I learned, I made a mistake that Nick also initially made, and one he warned about. But I failed to heed the warning at first. The mistake was trying to work multiple states at one time right out of the chute. I spent about a month and a half spinning my wheels hopping around multiple states – I call it "shiny-state syndrome." But then I again came across Nick's admonition to focus on, and master, one market before moving on to multiple states. This time I heeded his warning. And it worked.

In January of 2020, I started to focus on one market, like Nick taught. I began by building a lead list as Nick teaches in the course. And I started calling people on my list the first part of February 2020 using the scripts Nick provides in the course. I'm counting January as my starting point. That's when I got laser focused on one market and started to see results.

During this time, I was also trying to find an attorney to work with. This, as Nick says, is one of the hardest parts of the business. But I kept at it, following Nick's training from the course. I finally found an attorney to work with. Nick is constantly teaching the value of working with attorneys. And, now that I'm doing deals, I couldn't imagine doing this business without an attorney.

I sent out my first 2 contracts to be signed in February of 2020, using forms that Nick provides in the course, and some forms specific to my market.

My first case was filed by my lawyer on March 3, 2020 and paid out about 7 weeks later. The overage total was \$30,293.62. I received 20%, and after lawyer fees my check was \$5,808.72. Happy? Oh, yeah!

My second case was filed March 23 and paid out after about 3 weeks on April 14. The overage amount was \$39,182.22. I received 15%, and my net was \$5,377.34 after lawyer fees.

Since the checks have started coming in, I've deposited over \$11,000 in the span of a few weeks. I'll gladly take that. I've never made chunks of money like this in my life. And, if you are used to an hourly wage, you will have to adjust your mindset to fewer, much chunkier pay days.

My third case was filed 4/24/2020 and the judge approved the request on 5/5/20. The check hasn't been sent yet. The overage was \$10,089.94, and I'll get 50%. I'll net around \$4000 after lawyer fees.

We just filed a fourth case last week. And I have a signed contract coming from out of state that we can hopefully file this week.

Nick is always talking about filling your pipeline with deals. And that is what I'm trying to do. So far, so good. My current goal is one deal per month. If I can make \$4000 to \$5000 per month, I'm good. And I'm slightly ahead of that schedule right now.

I'm currently doing this part-time as I take care of my newborn grandson during the day. Seeing the results I've had part-time makes me eager for the results I hope to get when I can devote full-time to this business. But, I want you to realize that this business has allowed me the flexibility to care for my grandson during the day. And that's very important to me.

Nick's course gave me the foundation I needed to get started. And I'm building on that foundation as I learn about my current market. Every market has its own details you'll need to learn. But you must first have the foundation. Nick's watch-over-my-shoulder course will give you the foundation you need to do this on your own, or to partner with him. There are things you absolutely must know in order to do this business. And Nick's course covers all of these components with no fluff.

If you're thinking about getting into the overage business, realize that it will cost you something to learn the game. But it's only a cost if you don't apply what you learn. If you use it, it's an investment. Be prepared to work. And if you work using the training from Nick's course, you can see results.

Maybe you're looking for a complete career change like me. Nick gives you the tools to do that. Maybe you're just looking to add some extra chunks of income on the side. You can do that too.

And you can take control of your schedule. Trust me, that's priceless.

Nick wants you to succeed, whether on your own, or as one of his partners. He is genuinely happy to help others succeed.

